

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: SCHOTT, ANDREW JOSEPH
SCHOTT, MELISSA DEE

§ Case No. 04-70341

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Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MEGAN G. HEEG, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 03/21/2011 in Courtroom 115, United States Courthouse, 211 South Court Street
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 01/26/2011

By: /s/MEGAN G. HEEG

Trustee

MEGAN G. HEEG

P.O. Box 447
Dixon, IL 61021
(815) 288-4949

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In re: SCHOTT, ANDREW JOSEPH
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Debtor(s) _____

**SUMMARY OF TRUSTEE'S FINAL REPORT
 AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 1,796.63
and approved disbursements of \$ 0.00
leaving a balance on hand of ¹ \$ 1,796.63

Balance on hand: \$ 1,796.63

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 1,796.63

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MEGAN G. HEEG	449.16	0.00	449.16

Total to be paid for chapter 7 administration expenses: \$ 449.16

Remaining balance: \$ 1,347.47

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 1,347.47

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

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In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 1,347.47

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 18,756.07 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Financial Services	6,378.48	0.00	458.24
2	eCast Settlement Corporation	1,478.07	0.00	106.19
3	Chase BankUSA,NA	10,899.52	0.00	783.04

Total to be paid for timely general unsecured claims: \$ 1,347.47

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

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Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/MEGAN G. HEEG

Trustee

MEGAN G. HEEG

P.O. Box 447
Dixon, IL 61021
(815) 288-4949

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 04-70341

User: lorsmith
Form ID: pdf006

Page 1 of 1
Total Noticed: 27

Date Rcvd: Feb 10, 2011

The following entities were noticed by first class mail on Feb 12, 2011.

db/jdb +Andrew Joseph Schott, Melissa Dee Schott, 1013 North Dement Avenue, Dixon, IL 61021-1235
aty +Mark Zaleski, Mark E. Zaleski, Attorney at Law, 10 N Galena Avenue #220,
Freeport, IL 61032-4360
7698620 Bank One, Cardmember Service, PO Box 50882, Henderson, NV 89016-0882
7698621 +Bank One Home Loan Services, PO Box 0599, Columbus, OH 43085-0599
7698622 Beneficial, PO Box 17574, Baltimore, MD 21297-1574
7698623 +Blatt Hasenmiller, Leibsker & Moore, 2 North LaSalle Street, Suite 900,
Chicago, IL 60602-4059
9553671 +Chase BankUSA,NA, c/o Weinstein & Riley, P.S., 2101 4th Ave., Suite 900,
Seattle, WA 98121-2339
9598673 +Citibank USA, POB 182149, Columbus OH 43218-2149
7698624 Creditor's Interchange, PO Box 1335, Buffalo, NY 14240-1335
7698626 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, PO Box 630778, Cincinnati, OH 45263)
7698628 Ford Credit, PO Box 219686, Kansas City, MO 64121-9686
7698627 Ford Credit, PO Box 64400, Colorado Springs, CO 80962-4400
7698630 Gateway Credit Card Plan, PO Box 9025, Des Moines, IA 50368-9025
7698631 Goodyear, PO Box 9025, Des Moines, IA 50368-9025
7698632 +Household Bank, PO Box 15521, Wilmington, DE 19850-5521
7698634 MBNA America, PO Box 15102, Wilmington, DE 19886-5102
7698635 Menards, PO Box 17602, Baltimore, MD 21297-1602
7698637 People's Bank, PO Box 10311, Stamford, CT 06904-2311
7698639 +Sears, Attention Bankruptcy Department, PO Box 3671, Des Moines, IA 50323-0671
7698638 Sears, Gold Mastercard, PO Box 182156, Columbus, OH 43218-2156
7698640 Wells Fargo Financial, PO Box 98798, Las Vegas, NV 89193-8798
9433001 eCast Settlement Corporation, P.O. Box 7247-6971, Philadelphia, PA 19170-6971

The following entities were noticed by electronic transmission on Feb 10, 2011.

tr +E-mail/Text: KATHY@EGBBL.COM Megan G Heeg,
Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100, Dixon, IL 61021-0447
7698625 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 11 2011 00:03:50 Discover, PO Box 3008,
New Albany, OH 43054-3008
9270145 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 11 2011 00:03:50 Discover Financial Services,
P.O. Box 8003, Hilliard, OH 43026
7698633 E-mail/PDF: gecsed@recoverycorp.com Feb 10 2011 23:44:41 JC Penny, PO Box 530945,
Atlanta, GA 30353-0945
7698636 E-mail/PDF: gecsed@recoverycorp.com Feb 10 2011 23:44:40 Old Navy/MCCBG, PO Box 105980,
Department 72, Atlanta, GA 30353-5980

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7698629 ##Ford Motor Credit, PO Box 219825, Kansas City, MO 64121-9825

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2011

Signature:

